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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/604,598

08/01/2003

Eric Schneider

1597

24226 7590 02/09/2009  
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1730 SOUTH FEDERAL HWY  
#104  
DELRAY BEACH, FL 33483

EXAMINER

PERRY, LINDA C

ART UNIT

PAPER NUMBER

3695

MAIL DATE

DELIVERY MODE

02/09/2009

PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Examiner-Initiated Interview Summary</b>	<b>Application No.</b> 10/604,598	<b>Applicant(s)</b> SCHNEIDER, ERIC	
	<b>Examiner</b> LINDA C. PERRY	<b>Art Unit</b> 3695	

**All Participants:**

(1) LINDA C. PERRY.

(2) ERIC SCHNEIDER.

**Status of Application:** Final mailed out

(3) \_\_\_\_\_.

(4) \_\_\_\_\_.

**Date of Interview:** 30 January 2009

**Time:** midday

**Type of Interview:**

- ☒ Telephonic  
☐ Video Conference  
☐ Personal (Copy given to: ☐ Applicant ☐ Applicant's representative)

Exhibit Shown or Demonstrated: ☐ Yes ☒ No

If Yes, provide a brief description: \_\_\_\_\_.

**Part I.**

Rejection(s) discussed:

102

Claims discussed:

6, 17.

Prior art documents discussed:

Iannucci

**Part II.**

SUBSTANCE OF INTERVIEW DESCRIBING THE GENERAL NATURE OF WHAT WAS DISCUSSED:

See Continuation Sheet

**Part III.**

- ☐ It is not necessary for applicant to provide a separate record of the substance of the interview, since the interview directly resulted in the allowance of the application. The examiner will provide a written summary of the substance of the interview in the Notice of Allowability.  
☒ It is not necessary for applicant to provide a separate record of the substance of the interview, since the interview did not result in resolution of all issues. A brief summary by the examiner appears in Part II above.

/Charles R. Kyle/  
 Supervisory Patent Examiner, Art Unit 3695  
 /Linda C Perry/  
 Examiner, Art Unit 3695 30 January 2009.

(Applicant/Applicant's Representative Signature – if appropriate)

Continuation of Substance of Interview including description of the general nature of what was discussed: In the prior advisory action and in numerous conversations, Examiner has explained to Applicant that the arguments he presents as to why his claim is allowable consistently argue features which Applicant has not inserted into his claims. Examiner suggests, once, again, that if Applicant wishes a patent on the idea argued, namely a reward based on a balance and/or interest related to a balance, all quantities being representative of an amount which is not legal tender or non-monetary, Applicant should put specific words describing his concepts into his claims. As the amended claims stand, claim 6 calculates a number from another number and a time difference, a claim so broad as to be a) unrepresentative of what Applicant has told Examiner his idea was and which Applicant attempted to describe in the specification, and b) so broad it should be easy to reject. Applicant agreed to amend his claims to better reflect his invention. Examiner notes that Applicant's petition was only granted last October. Applicant is reminded that new matter is not acceptable, but that Applicant may file an application which is a continuation-in-part of the current application; new concepts then inserted would not have the benefit of the prior filing date...